

United States Bankruptcy Court  
Eastern District of Virginia

In re Ronald Steven Federici

Debtor(s)

Case No. 17-13144

Chapter 7

**TO:**

St. Andrew the Apostle School  
11602 Kemp Mill Road  
Silver Spring, MD 20902

**NOTICE TO  
CREDITOR(S) (RE AMENDMENT)**

NOTICE IS HEREBY GIVEN that an amendment to the above-captioned debtor's schedules has been filed

- ☒ adding you as a creditor,  
☐ deleting you as a creditor,  
☐ correcting your address

A copy of the amendment is forwarded to you together with this notice.

*[If amendment is adding creditor(s)]* NOTICE IS FURTHER GIVEN that also forwarded to you together with this notice is a copy of the notice of the meeting of creditors called by the United States Trustee pursuant to Federal Rule of Bankruptcy Procedure 2003, giving the particulars of the case and stating the last date for the filing of claims (*if any was given*), for filing complaints objecting to the discharge and complaints to determine the dischargeability of certain debts; a copy of the discharge of the debtor, *if one has been entered*, a subsequent notice to file claims, *if one has been issued*, and any other filed document affecting the rights of the added creditor(s).

Ronald Steven Federici

Date: 11-15-17

By



Attorney for Debtor [or *Pro Se* Debtor]

State Bar No.: **75935**

Address: **Baneylaw, P.C.  
2121 Eisenhower Ave, Ste 200  
Alexandria, VA 22314**

Telephone No.: **571-303-9102**

**CERTIFICATION**

I certify that on 11/16/2017 I served a copy of the foregoing notice on the United States Trustee, any appointed trustee, and any and all entities affected by the amendment pursuant to Local Bankruptcy Rule 1009-1(A).

/s/ Nathan Baney

**Nathan Baney 75935**

Attorney for Debtor [or *Pro Se* Debtor]

## Fill in this information to identify your case:

Debtor 1 Ronald Steven Federici

First Name

Middle Name

Last Name

Debtor 2

(Spouse if, filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIACase number 17-13144

(if known)

☐ Check if this is an amended filing

## Official Form 106E/F

## Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.
**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1 **St. Andrew Apostle School**  
Nonpriority Creditor's Name  
**11602 Kemp Mill Road**  
**Silver Spring, MD 20902**  
Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number \_\_\_\_\_

Total claim

\$2,828.00

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Tuition
**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

6a. Domestic support obligations

6a. \$ 0.00

Total Claim

Debtor 1 Ronald Steven FedericiCase number (if know) 17-13144Total  
claims  
from Part 1

6b.	Taxes and certain other debts you owe the government	6b.	\$	<u>0.00</u>
6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	<u>0.00</u>
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	<u>0.00</u>

6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	<u>0.00</u>
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Total Claim

6f.	Student loans	6f.	\$	<u>0.00</u>
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Total  
claims  
from Part 2

6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	<u>0.00</u>
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	<u>0.00</u>
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	<u>2,828.00</u>

6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	<u>2,828.00</u>
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**United States Bankruptcy Court  
Eastern District of Virginia**

In re Ronald Steven Federici

Debtor(s)

Case No. 17-13144

Chapter 7

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date November 15, 2017

Signature

  
\_\_\_\_\_  
Ronald Steven Federici

Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**Information to identify the case:**

Debtor 1	<b>Ronald Steven Federici</b>	Social Security number or ITIN	<b>xxx-xx-8749</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Virginia</b>	Date case filed for chapter	<b>7 September 19, 2017</b>
Case number:	<b>17-13144-KHK</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ronald Steven Federici	
2. All other names used in the last 8 years		
3. Address	13310 Compton Road CLIFTON, VA 20124	
4. Debtor's attorney Name and address	Nathan D. Baney Baneylaw, P.C. 2121 Eisenhower Ave Suite 200 Alexandria, VA 22314	Contact phone 571-303-9102 Email: <a href="mailto:nathan@baneylaw.com">nathan@baneylaw.com</a>
5. Bankruptcy trustee Name and address	Donald F. King 1775 Wiehle Avenue, Suite 400 Reston, VA 20190	Contact phone (703) 218-2100 Email: <a href="mailto:Kingtrustee@ofplaw.com">Kingtrustee@ofplaw.com</a>

For more information, see page 2 &gt;

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>	<p>200 South Washington Street Alexandria, VA 22314</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 703-258-1200</p>	<p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: September 20, 2017</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>October 26, 2017 at 11:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>115 South Union Street, Suite 206, Alexandria, VA 22314</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: December 26, 2017</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>)</i></p>	
<p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Ronald Steven Federici  
 Debtor

Case No. 17-13144-KHK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: shepherd  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db  
 tr  
 14057830 +Ronald Steven Federici, 13310 Compton Road, CLIFTON, VA 20124-1512  
 14057831 +Donald F. King, 1775 Wiehle Avenue, Suite 400, Reston, VA 20190-5159  
 14057833 +AETNA INNOVATION HEALTH, GB COLLECTS LLC, 145 BRADFORD DRIVE, WEST BERLIN, NJ 08091-9269  
 14057834 +AFSHIN AFSHARNIA, 1164 MARKELL COURT, RESTON, VA 20194-1461  
 14057838 +AMERIGAS, PO BOX 371473, PITTSBURGH, PA 15250-7473  
 14057841 +ANTHEM BLUE CROSS, PO BOX 11792, NEWARK, NJ 07101-4792  
 14057844 +Bell Pump & Well, Inc., 6100 Little Ox Road, Fairfax Station, VA 22039-3611  
 14057845 +CAPITAL ONE BANK, PO BOX 17219, BALTIMORE, MD 21297-1219  
 14057846 +CLOUD, FEEHERRY, RICHTER, 3190 FAIRVIEW PARK DRIVE, SUITE 1050,  
 FALLS CHURCH, VA 22042-4559  
 14057847 +COX COMMUNICATION, PO BOX 9001089, LOUISVILLE, KY 40290-1089  
 14057848 +Citibank, NA, PO Box 790110, Saint Louis, MO 63179-0110  
 14057849 +FLAGSHIP, CHARGEBACK DEPARTMENT, PO BOX 3429, THOUSAND OAKS, CA 91359-0429  
 14057850 +George Leroy Moran, 4041 University Dr., Suite 301, Fairfax, VA 22030-3410  
 14057851 +Gross & Romanick, P.C., 3975 University Drive #410, Fairfax, VA 22030-2520  
 14057852 +HAPPY ROCK MERCHANT SOLUTIONS, C/O GROSS AND ROMANICK, 3975 UNIVERSITY DRIVE, Ste 410,  
 FAIRFAX, VA 22030-2520  
 14057853 +HAYMARKET VETERINARY SERVICE, PO BOX 1005, HAYMARKET, VA 20168-8005  
 14057854 IRS, DEPARTMENT OF TREASURY, OGDEN, UT 08457-0000  
 14057855 +JOHN O. LONG ESQ, 9730 SOUTH PARK CIRCLE, FAIRFAX STATION, VA 22039-2939  
 14057856 +JONES ROGERS HEATING, 10376 BATTLEVIEW PARKWAY, MANASSAS, VA 20109-2338  
 14057857 +KUBOTA CREDIT CORPORATION, PO BOX 2046, GRAPEVINE, TX 76099-2046  
 14057859 +Lendmark Financial Services, 13466 Baltimore Ave, Laurel, MD 20707-9409  
 14057862 Linda Rosa & Larry Sarner, 11 West Ninth Street, Loveland, CO 80537-0000  
 14057861 +MILESTONE, P.O. Box 4477, BEAVERTON, OR 97076-4401  
 14057863 +Mark. S. Albanese, 4041 University Dr., Suite 301, Fairfax, VA 22030-3410  
 14057866 +Miniman Funds LLC dba Ladder C, PO Box 1734, Hayward, WI 54843-1734  
 14057868 +NOVEC, 13310 COMPTON ROAD, CLIFTON, VA 20124-1512  
 14057869 +PAYPAL CREDIT, PO BOX 105658, ATLANTA, GA 30348-5658  
 14057872 +REDMON, PEYTON AND BRASWELL, 510 KING STREET, ALEXANDRIA, VA 22314-3132  
 +SUROVELL, ISAACS AND LEVY PC, 4010 UNIVERSITY DRIVE, FAIRFAX, VA 22030-6805

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: nathan@baneylaw.com Sep 22 2017 01:57:40 Nathan D. Baney, Baneylaw, P.C.,  
 2121 Eisenhower Ave, Suite 200, Alexandria, VA 22314

tr +EDI: BDFKING Sep 22 2017 01:43:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,  
 Reston, VA 20190-5159  
 14057832 +EDI: RMSC.COM Sep 22 2017 01:43:00 AMAZON/SYNCRONY BANK, PO BOX 960013,  
 ORLANDO, FL 32896-0013  
 14057835 +EDI: BANKAMER.COM Sep 22 2017 01:43:00 BANK OF AMERICA, PO BOX 15019,  
 WILMINGTON, DE 19850-5019  
 14057836 +EDI: TSYS2.COM Sep 22 2017 01:43:00 BARCLAYCARD, PO BOX 13337,  
 PHILADELPHIA, PA 19101-3337  
 14057837 +E-mail/Text: bankruptcy@bbandt.com Sep 22 2017 01:58:08 BB& T BANK, PO BOX 580435,  
 CHARLOTTE, NC 28258-0435  
 14057840 +EDI: CAPITALONE.COM Sep 22 2017 01:43:00 CAPITAL ONE BANK, PO BOX 71083,  
 CHARLOTTE, NC 28272-1083  
 14057846 +EDI: RCSFNBMARIN.COM Sep 22 2017 01:43:00 CREDIT ONE BANK, PO BOX 60500,  
 CITY OF INDUSTRY, CA 91716-0500  
 14057853 EDI: IRS.COM Sep 22 2017 01:43:00 IRS, Centralized Insolvency Operati, PO Box 21126,  
 Philadelphia, PA 19114-0000  
 14057858 +EDI: TFSR.COM Sep 22 2017 01:43:00 LEXUS FINANCIAL, PO BOX 4102,  
 CAROL STREAM, ID 60197-4102  
 14057860 +E-mail/Text: bankruptcy@loanme.com Sep 22 2017 01:59:27 LoanMe, Inc.,  
 1900 S. State College Blvd, Anaheim, CA 92806-0101  
 14057864 +EDI: NFCU.COM Sep 22 2017 01:43:00 NAVY FEDERAL CREDIT UNION, PO BOX 3000,  
 MERRIFIELD, VA 22119-3000  
 14057865 +E-mail/Text: Bankruptcy\_3rdParty\_Team@cashnetusa.com Sep 22 2017 01:59:28 NET CREDIT,  
 175 W. JACKSON BLVD SUITE 1000, ATT: BANKRUPTCY NOTICE, CHICAGO, IL 60604-2863  
 14057867 +Fax: 407-737-5634 Sep 22 2017 02:46:03 OCWEN, 1661 WORTHINGTON ROAD, SUITE 100,  
 WEST PALM BEACH, FL 33409-6493  
 14057870 +EDI: AGFINANCE.COM Sep 22 2017 01:43:00 SPRINGLEAF/ONE MAIN FINANCIAL, PO BOX 742536,  
 CINCINNATI, OH 45274-2536  
 14057871 +E-mail/Text: bankruptcy@squareup.com Sep 22 2017 01:59:33 SQUARE,  
 1455 MARKET STREET, SUITE 600, SAN FRANCISCO, CA 94103-1357  
 14057873 +EDI: WTRRN BANK.COM Sep 22 2017 01:43:00 TARGET, PO BOX 660170, DALLAS, TX 75266-0170  
 14057874 +E-mail/Text: bankruptcy@department@tsico.com Sep 22 2017 01:59:25 TRANSWORLD SYSTEMS INC,  
 500 VIRGINIA DRIVE, SUITE 514, FT WASHINGTON, PA 19034-2707  
 14057875 +E-mail/Text: bankruptcy@yellowstonecapllc.com Sep 22 2017 01:59:27 YELLOWSTONE CAPITAL,  
 ONE EVERTRUST PLAZA, SUITE 1401, JERSEY CITY, NJ 07302-3087

TOTAL: 19